



STATE OF CONNECTICUT
TEACHERS' RETIREMENT BOARD
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POST RETIREMENT EMPLOYMENT

A retired member may be employed temporarily as a teacher or administrator in the public schools of Connecticut and earn up to **forty-five (45%) percent of the maximum salary level**, established by the school district, for the position occupied. This limitation is on a school year basis (July 1 to June 30).

Maximum salary level for teachers is the highest rate of pay within the collective bargaining agreement for teachers. For administrators, it is the top end of the salary range for the position held based on their collective bargaining agreement. For superintendents, it is the top range that the position would pay if the position were to be advertised to be filled. For members who are teaching at the University of Connecticut or any of the public state colleges or universities, the earnings limitation would be based on the position of Associate Professor.

Connecticut public school teaching service is defined as employment in a position for which certification is required (this includes Charter Schools) or employment as a member of the professional staff of the State Department of Education, the University of Connecticut or any of the public state colleges or universities. This limitation does not apply to employment as a teacher or administrator in another state, private school teaching or employment in the private sector.

Should the earnings limitation be exceeded in a school year, the employing school district must notify this office in writing by completing a **Post Retirement Employment Earnings Limitation Exceeded Form**. The pension benefit for such re-employed member will be suspended on the first day of the month in which the limitation has been exceeded. The member shall be required to reimburse the Connecticut Teachers' Retirement Board any amount exceeding the earnings limitation. Pension benefits will resume on the first day of the month following the member's termination of service.

A retired member serving in a position designated by the Commissioner of Education as a subject shortage area may be re-employed without regard to the earnings limitation for up to one full school year, and may, with prior approval, be granted an extension for an additional school year. Requests for re-employment in a subject shortage area must be made in writing by completing a **Post Retirement Employment in a Subject Shortage Area Form** PRIOR to the re-employment of the retired member.

Subject shortage areas for 2004-05 are as follows:

- Bilingual Education, Pre-K-12
- Comprehensive Special Education, K-12
- English, 7-12
- Mathematics, 7-12
- Music, Pre-K-12
- Science, 7-12
- Speech and Language Pathology
- Technology Education, Pre-K-12
- World Languages, 7-12

If a retired member is re-employed in a designated subject shortage area, the local school district must provide the member with the same health insurance offered to active teachers. These health insurance benefits are not eligible for a subsidy under C.G.S. 10-183t.

A re-employed retired member may not make retirement contributions or earn any additional benefits for the period of re-employment. The retirement Payment Plan Option (Plan N, C or D) elected by the member at the time of retirement remains in effect during the period of re-employment. If a re-employed member dies while re-employed, the amount that would be payable to the designated beneficiary/beneficiaries will be based on the terms and conditions of the Retirement Application that was filed with this office.

POST RETIREMENT EMPLOYMENT - QUESTIONS & ANSWERS

I am retired and receiving monthly benefits from the Connecticut Teacher's Retirement Board (CTRB). Are there any limitations on the amount of income I can earn as a retiree if I return to Connecticut public school teaching while still collecting my benefit?

Under the laws governing the Connecticut Teachers' Retirement Board, you may be employed temporarily in the public schools of Connecticut and earn up to **forty-five (45%) percent** of the maximum salary level, established by the school district, for the position you are occupying. This limitation is on a school year basis (July 1 to June 30).

What constitutes Connecticut public school teaching?

Connecticut public school teaching service is defined as employment in a position for which certification is required (this includes Charter Schools) or employment as a member of the professional staff of the State Department of Education, the University of Connecticut or any of the public state colleges or universities. This limitation does not apply to employment as a teacher or administrator in another state, private school teaching or employment in the private sector.

What does maximum salary level mean?

Maximum salary level for teachers is the highest rate of pay within the collective bargaining agreement for teachers. For administrators, it is the top end of the salary range for the position held based on their collective bargaining agreement. For superintendents, it is the top range that the position would pay if the position were to be advertised to be filled. For members who are teaching at the University of Connecticut or any of the public state colleges or universities, the earnings limitation would be based on the position of Associate Professor.

May I elect to contribute to CTRB during my period of temporary employment?

No. A re-employed retired member may not make retirement contributions or earn any additional benefits for the period of post retirement employment.

What happens if the earnings limitation is exceeded during a school year?

The employing school district must notify the Connecticut Teachers' Retirement Board by completing the Post Retirement Employment Earnings Limitation Exceeded Form.

The pension benefit will be suspended on the first day of the month in which the limitation has been exceeded. You will be required to reimburse the Connecticut Teachers' Retirement Board any amount exceeding the earnings limitation. Pension benefits will resume on the first day of the month following your termination of service.

Am I entitled to cost of living adjustments even though my benefits are suspended and I am not receiving a pension check?

When your benefits resume the cost of living adjustment amount will reflect the amount that would have been payable during the period of your post retirement employment.

Where do I obtain my health insurance if I am employed temporarily or if my benefits have been suspended since the earnings limitation has been exceeded?

You continue to pay for your health insurance as a retired member in the same manner as you did before you began your post retirement employment.

I am retired and receiving monthly benefits from the Connecticut Teacher's Retirement Board (CTRB). Are there any limitations on the amount of income I can earn as a retiree if I return to Connecticut public school teaching in a position designated by the Commissioner of Education as a subject shortage area? Will I be allowed to continue to receive my pension benefits during this period of post retirement employment?

Under the laws governing the Connecticut Teachers' Retirement Board, you may be re-employed without regard to the earnings limitation for up to one full school year, and may, with prior approval, be granted an extension for an additional school year. The employing school district must request approval of your employment in a subject shortage area by completing a Post Retirement Employment in a Subject Shortage Area Form and submitting it to this office PRIOR to your re-employment.

Will the employing local school district have me sign a one-year contract for my employment in a subject shortage area? What if they want to employ me for two years?

The statute says that re-employment is not considered as service qualifying for continuing contract status under C.G.S. 10-151. Our opinion is that the local school district would have you sign separate one-year contracts as it is typically done for active teachers.

I have been approved to teach in a subject shortage area for two years and I plan to continue to do so beyond the two-year period. What will be my earnings limitation?

For the first two years, there will be no earnings limitation. However, for all subsequent years, you would be limited to forty-five percent of the maximum salary level established by the school district for the position you are occupying.

Is the local school district required to select a new hire over a retiree for the position or vice versa? Does the rehired retiree have to hold proper certification for the post retirement assignment?

The local school district may choose either a new hire or retiree for the position. In most cases, a local school district would probably prefer to select the new hire rather than the retiree due to the large differential in salary. In any case, it is up to the school district to select the candidate of their choosing. Certification compliance is handled by the State Department of Education.

Must the local school district pay the maximum salary for the job assignment to a rehired retiree in a subject shortage area?

Subsection (c) of Section 1 of P.A. 03-232 states that the salary should be at least equal to that of other teachers in the district with similar training and experience. The local school district can pay beyond that rate if they so choose.

May I elect to contribute to CTRB during my period post retirement employment in a subject shortage area?

No. A re-employed retired member may not make retirement contributions or earn any additional benefits for the period of post retirement employment in a subject shortage area.

Where do I obtain my health insurance during my period of post retirement employment in a subject shortage area?

Your employing local school district must provide you with the same health insurance offered to active teachers. This coverage would be available for the period of your post retirement employment in a subject shortage area for the first year and if granted the additional one-year extension, for such additional year. These health insurance benefits are not eligible for a subsidy under C.G.S. 10-183t.

Does the employing school district have to offer life insurance?

The statute does not address benefits other than health insurance. It is up to the local school district if they wish to offer life insurance or some other fringe benefits.

I am considering accepting part-time employment in TWO different positions in my local school district. One position is in a subject shortage area and the other is not. What earning limitation applies?

The positions will be treated separately as to the earnings limitation. For the position that is not in a subject shortage area, you may earn no more than 45% of the maximum level salary, established by the school district, for the position occupied. For the position in a subject shortage area, you may be employed in such position without regard to the earnings limitation for up to one full school year, and may, with prior approval, be granted an extension for an additional school year. The local school district must provide you with the same health insurance offered to active teachers. These health insurance benefits are not eligible for a subsidy under C.G.S. 10-183t.

What happens if I die during the period of post retirement employment?

The Retirement Payment Plan Option (Plan N, C or D) that you elected at retirement remains in effect during your period of re-employment. If you die while re-employed, the amount that would be payable to your beneficiary/beneficiaries will be based on the terms and conditions of the Retirement Application that was filed with this office.